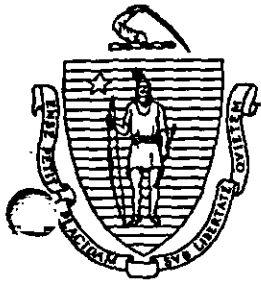


Joint Committee on Financial Services Hearing Testimony from 3/18/09



MARTHA COAKLEY
ATTORNEY GENERAL

THE COMMONWEALTH OF MASSACHUSETTS
OFFICE OF THE ATTORNEY GENERAL
ONE ASHBURTON PLACE
BOSTON, MASSACHUSETTS 02108

(617) 727-2200
(617) 727-4765 TTY
www.mass.gov/ago

**TESTIMONY OF ATTORNEY GENERAL MARTHA COAKLEY
BEFORE THE JOINT COMMITTEE ON FINANCIAL SERVICES**

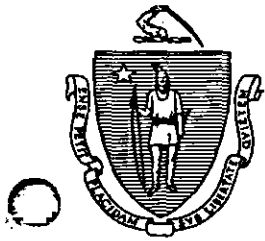
Wednesday, March 18, 2009

***An Act Relative to an Appeal Process of Motor Vehicle Insurance Surcharges Under
Managed Competition***

Good afternoon Chairman Buoniconti, Chairman Koutoujian and members of the Joint Committee. I am Attorney General Martha Coakley, and I am pleased to appear before you today to testify in support of *An Act Relative to an Appeal Process of Motor Vehicle Insurance Surcharges Under Managed Competition*.

This proposal, filed by Chairman Buoniconti and Representative Paul Donato, seeks to preserve the independent, third-party review of insurance companies' decisions to find drivers "at fault" in accidents and assess insurance surcharges. As a general premise, insurers often have a financial incentive to find customers "at fault." Accordingly, to ensure that consumers are treated fairly, it is essential that an "at fault" system is structured so that determinations made by insurance companies are as accurate and fair as possible.

An "at fault" determination has significant consequences beyond the payments of claims. A single "at fault" determination by an insurance company can have a long-term, negative effect on consumers, which may include placing a driver in the more expensive residual market to obtain auto insurance coverage mandated by statute; license suspension; requiring additional driver's education classes; and application of a surcharge at policy renewal. Moreover, an "at fault" determination may also result in significant increases in insurance costs because a



The Commonwealth of Massachusetts

HOUSE OF REPRESENTATIVES
STATE HOUSE, BOSTON 02133-1054

FRANK I. SMIZIK
15TH NORFOLK DISTRICT
ROOM 473F, STATE HOUSE
TEL. (617) 722-2210
FAX (617) 722-2239

CHAIRMAN
Committee on:
Environment, Natural Resources and Agriculture

Testimony of Representative Frank I. Smizik
Before the Joint Committee on Financial Services
In support of Senate Bill 461

An Act relative to an appeal process of insurance premium surcharges under managed competition
March 18, 2009

I write today in support of S461, *An Act relative to an appeal process of insurance premium surcharges under managed competition.*

I have received numerous phone calls and emails from constituents on this issue, and all of them have said the same sensible thing: "Keep the auto insurance appeals process in place!"

It is my understanding that under the new "managed competition" system put into place last year, motorists unhappy with their bills are expected to be able to switch to an insurer with more lenient accident policies.

However, in practice, I don't see why we think the market will take care of this issue effectively on its own; rather, I expect that insurance companies will figure out exactly how much of a surcharge they can get away, and all of them will seek to hike rates to that level. This will only lead to increased out-of-pocket costs for consumers, not enhanced protection or improved service.

We need to keep in place an objective arbitrator who can decide whether or not companies' accident surcharges are fair, and who can fight for consumers in cases where they are not. In the past, about half of the 50,000 surcharge cases disputed each year have been overturned by the existing appeals board, which to my mind demonstrates exactly how much we need to keep such a board in place.

Thank you for your consideration of my testimony.





COMMONWEALTH OF MASSACHUSETTS
MASSACHUSETTS SENATE

STATE HOUSE, BOSTON 02133-1063

SENATOR STEVEN A. TOLMAN
2ND SUFFOLK AND MIDDLESEX DISTRICT

ASSISTANT MAJORITY WHIP

ROOM 312 C
TEL. (617) 722-1280
FAX (617) 722-1069
E-Mail: Steven.Tolman@state.ma.us

March 18, 2009

Representative Koutoujian, Chair
Joint Committee on Financial Services
State House, Room 254
Boston Massachusetts 02133

Dear Mr. Chairman:

I write in support of *H. 888, An Act Relative To An Appeal Process of Motor Vehicle Insurance Surcharges Under Managed Competition*, and urge the Committee to issue a favorable recommendation on the bill.

This bill would retain an auto insurance appeal board under the Commonwealth's new managed competition auto insurance system. The appeal board allows insured drivers to challenge auto insurance surcharges without having to go through the court system. If the appeal board were to be abolished, Massachusetts residents would be forced to go through one of two onerous processes in order to dispute a surcharge. Without the appeal board, a driver who feels that a surcharge has been levied unjustly would have to either switch insurance carriers or sue their current insurance company, both of which are burdensome and time consuming.

Passage of this bill is necessary because the current appeal board, the Division of Insurance Board of Appeal, is scheduled to be dissolved in April. The dissolution of the appeals board would eliminate the independent appeals process currently in place, a step that would remove crucial surcharge oversight from the Massachusetts insurance system, thereby, benefiting insurance companies over consumers. This legislation would retain consumer safeguards that are especially necessary as the Commonwealth transitions to a managed competition model.

Again, I urge the committee to issue *H. 888* a favorable report. Thank you in advance for your consideration of this matter. If you have any questions or concerns do not hesitate to contact me.

Sincerely,


Steven A. Tolman





COMMONWEALTH OF MASSACHUSETTS
MASSACHUSETTS SENATE

STATE HOUSE, BOSTON 02133-1053

SENATOR MICHAEL R. KNAPIK

2ND HAMPDEN AND HAMPSHIRE DISTRICT

STATE HOUSE, ROOM 419

TEL. (617) 722-1415

FAX. (617) 722-1608

DISTRICT OFFICE:

57 NORTH ELM STREET

WESTFIELD, MA 01085

TEL. (413) 562-6454

FAX. (413) 572-9720

COMMITTEES:

WAYS AND MEANS

REVENUE

FINANCIAL SERVICES

BONDING, CAPITAL EXPENDITURES AND STATE ASSETS

PUBLIC SERVICE

ETHICS AND RULES

E-Mail: Michael.Knapik@state.ma.us

March 18, 2009

Senator Stephen J. Buoniconti, Chair
Representative Peter J. Koutoujian, Chair
Joint Committee on Financial Services
State House, Room 254
Boston, MA 02133

Re: Senate Bill 461

Dear Honorable Chairmen:

I write to you and other members of the Committee in order to voice my support for **Senate Bill 461, *An Act Relative to an Appeal Process of Insurance Premium Surcharges under Managed Competition***. I appreciate the opportunity to testify on behalf of this legislation.

This bill seeks to keep intact the Commonwealth's motor vehicle surcharge Board of Appeals, under the new managed competition system, which is scheduled to be dissolved on April 1, 2009. This piece of legislation seeks to protect the consumer, by allowing them to have an independent board to challenge a decision which could result in hundreds of dollars a year in higher premiums. By keeping the appeal board in place we are allowing for consumers to have an unbiased review on their case and to keep fairness in the system.

I ask that the Committee release **Senate Bill 461** with a favorable report. Thank you for allowing me the opportunity to voice my support for this bill. Please feel free to contact me if you require further information on this legislative issue.

Very truly yours,


Michael R. Knapik
2nd Hampden and Hampshire

MRK/mjl

BoA

Text of letter Agents are sending around -

Dear Senator/Representative:

Effective April 1, 2009, the Insurance Commissioner has eliminated the Appeals Process for at-fault automobile accidents, which I believe is anti-consumer. It allows the insurance companies to be the judge, jury and executioner of thousands of drivers determined to be at-fault in accidents.

The Appeal Process provides drivers with an inexpensive, relatively timely method to have their appeal heard before an impartial third party. Massachusetts drivers deserve to have this right maintained. In fact, in 2008, of the 43,264 appeals heard, 52% of the premium surcharges were overturned.

The Mass. Association of Insurance Agents(MAIA) has filed legislation that would preserve the Appeals Process for at-fault accidents rulings. I would ask you to support this legislation by signing on to the bill before Feb. 4th by contacting the offices of the key sponsors Sen. Stephen Buoniconti and Rep. Paul Donato.

Please urge the Legislative Leadership to PASS this legislation before April 1st to preserve the right of appeal for consumers.

Massachusetts Association of Insurance Agents

Professionalism Through Independence

info@massagent.com
www.massagent.com

FOR IMMEDIATE RELEASE:

January 14, 2009

CONTACT:

Francis A. Mancini, Esq.
MAIA President & Chief Executive Officer
Phone: 800-972-9312 or 508-634-2900
Email: fmancini@massagent.com

AT-FAULT ACCIDENT APPEAL PROCESS SHOULD BE RETAINED

Milford, MA - The recent decision by Insurance Commissioner Nonnie Burnes to scrap the appeal process for at-fault automobile accident rulings is an anti-consumer move that will allow insurance companies to be the judge, jury and executioner of thousands of drivers determined at-fault in accidents.

In eliminating the ability of drivers to appeal at-fault accident rulings, Commissioner Burnes has, in its place, instituted a system that requires drivers to appeal the at-fault accident ruling to the insurance company that made the ruling. How often do you think the insurance company will change its mind and overturn the at-fault decision?

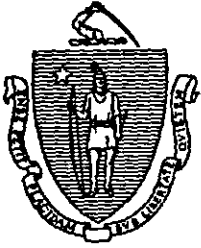
Merit Rating Board records indicate that of the 50,000 at-fault accident appeals reviewed each year by the Board of Appeals, 45% are reversed. Without this impartial third party reviewing the decision of an insurer to find a driver more than 50% at fault in an accident, more than 20,000 drivers each year will be charged higher premiums for accidents that were not their fault or were caused by weather conditions or other occurrences that were beyond the driver's control.

- more -



91 Cedar Street, Milford, MA 01757
TEL (508) 634-2900 • (800) 972-9312 • FAX (508) 634-2929
Francis A. Mancini, Esq., President & CEO





Massachusetts General Court
Joint Committee on Financial Services
 2009-2010

HEARING TESTIMONY FORM

*PLEASE COMPLETE ONE SHEET FOR EACH PIECE OF LEGISLATION YOU INTEND TO TESTIFY ON.

Hearing Date: MARCH 18, 2009

If you would like to present oral testimony or be recorded on any legislation, please provide the following information:

Testimony on Bill #: H - 888
S - 461

ORAL TESTIMONY: In support of () In opposition to ()

TO BE RECORDED ONLY: In support of () In opposition to ()

WILL YOU BE SUBMITTING ANY WRITTEN TESTIMONY? Yes () No ()

NAME (please print): DAN FOLEY

ORGANIZATION AND ADDRESS: MASS. ASSOC. OF INSURANCE AGENTS
91 CEDAR ST, MILFORD, MA 01757

TELEPHONE #: 508-634-2900

EMAIL ADDRESS: dfoley@massagent.com

Please submit this completed form to committee staff prior to hearing.

Thank you,

Senator Stephen J. Buoniconti, Senate Chair
Representative Peter J. Koutoujian, House Chair

Massachusetts Association of Insurance Agents

Professionalism Through Independence

info@massagent.com
massagent.com®

March 18, 2009

Statement of the Massachusetts Association of Insurance Agents before the Joint Committee on Financial Services Regarding S-461 and H-888, An Act Relative to An Appeal Process of Motor Vehicle Insurance Surcharges Under Managed Competition

Good afternoon. My name is Daniel J. Foley, Jr. I serve as Vice President of Government Affairs and General Counsel of the Massachusetts Association of Insurance Agents (MAIA). MAIA is a statewide trade association representing 1600 independent insurance agencies and their over 11,000 employees. Independent insurance agents write and service 80% of the private passenger automobile insurance in the Commonwealth.

On behalf of the members of MAIA and their thousands of insureds, I appear before you to present testimony in support of S-461 and H-888, that would preserve the consumer's right to appeal at-fault automobile accident rulings under managed competition to an impartial third-party, the Motor Vehicle Board of Appeals (BOA).

As I am sure we all know by now, the Insurance Commissioner issued a decision in January to eliminate the appeals process for at-fault accident rulings, effective April 1, 2009. The Press Release issued by the Division of Insurance in January stated that, "In keeping with the Division of Insurance's commitment to consumer protection, Commissioner Nonnie S. Burnes today established a streamlined, consumer-friendly process for the review of disputed at-fault accident

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Francis A. Mancini, Esq., President & CEO



decisions. The new procedures replace the time-consuming and costly Board of Appeals surcharge hearing process with a no-cost 30-day review period enforced by the Division.”

We couldn't disagree more with the Division's assertion. Elimination of the current appeals process is anti-consumer, and the new procedures will require drivers to appeal their at-fault accident rulings to the same insurance company, who made the rulings, making the insurance company the judge, jury and executioner. How often do you think the insurance company will change its decision and overturn the at-fault determination? BOA records indicate that in 2008, of the 43,264 appeals hearings held, 52% of the premium surcharges were overturned. In 2006 and 2007 combined, there were 105,650 hearings held, with 51% of the at-fault determinations being overturned. The historical results of appeals indicates that the imposition of a premium surcharge was reversed in over half of the cases.

The current appeals process is not costly and time-consuming, but is an inexpensive, relatively timely method by which drivers can appeal their at-fault rulings. In 2008, with the \$50 fee to file an appeal, the current process brought in approximately \$2.5 million in fees.

The current standards of fault, which are also no longer operational under managed competition, result in only one driver being surcharged for any one accident. If individual insurers are able to set their own standards of fault, every driver involved in an accident could experience premium increases based on the discretion of their own insurer. And, without the appeal to the Board of Appeals, their only appeal would be to the insurer that made the original determination.

Maintaining an appeal process for at-fault accidents would not prohibit an insurer from filing its own merit rating plan that includes first accident forgiveness or a shorter experience period. The appeal process simply gives every driver whose premium would increase because of an accident, the opportunity to have an impartial third-party review the facts of the accident and make the final decision.

Maintaining the appeal process will not adversely impact the ability of insurers to compete. Insurers' merit rating plans can be unique, with all of the bells and whistles they desire. The only common provision would be an appeal process for any at-fault accident determination resulting in increased premium.

It should be pointed out that the Insurance Commissioner's decision to eliminate the Board of Appeals and allow insurance companies to be the final arbitrator of at-fault accidents is not supported by all insurers. Five insurance companies, Arbella, Commerce, Norfolk & Dedham, Quincy Mutual and Safety, which insure 55% of the drivers in Massachusetts, support the continuation of the appeal process.

The Insurance Commissioner's latest announcement that she will release additional rules within weeks that will offer consumers more protection against at-fault accident determinations is too little and very late, in our opinion. You should view this recent announcement for what it is—a *delaying tactic to get by the April 1st deadline*. Nothing less than a continuation of the Board of Appeals and the right of Massachusetts drivers to appeal at-fault rulings is acceptable to

consumers and apparently to more than half of the entire Legislature—both Senators and Representatives, who have signed onto this legislation.

I would like to make two suggestions to the committee regarding the bills as originally filed.

Due to the fact that the appeals process will be eliminated as of April 1, 2009, I would urge the committee to amend the bill by adding an Emergency Preamble. The second suggestion that I would urge the committee to adopt would be to add a grandfather provision to the bill whereby a driver aggrieved by a determination of an insurance company's safe driver plan or merit rating plan on or after April 1, 2009, would be allowed to file an appeal with the Board of Appeals.

The reason that this grandfather provision is necessary is because the Insurance Commissioner ruled in January that regardless of when an accident occurred, if the claim is not paid by April 1st and a driver is determined to be at-fault, no appeal will be allowed. In the event this

legislation does not become law before April 1, 2009, the grandfather provision would make sure that all drivers would have a right to appeal their adverse at-fault determinations.

On behalf of MAIA, I thank you for the committee's early consideration of this important legislation, and I would respectfully urge the committee to move quickly and give this legislation a favorable report in order to preserve the consumers' right to have at-fault accident determinations reviewed by an impartial, unbiased third-party, the Board of Appeals.



**Massachusetts General Court
Joint Committee on Financial Services
2009-2010**

HEARING TESTIMONY FORM

***PLEASE COMPLETE ONE SHEET FOR EACH PIECE OF LEGISLATION YOU INTEND TO TESTIFY ON.**

Hearing Date: March 18, 2009

If you would like to present oral testimony or be recorded on any legislation, please provide the following information:

Testimony on Bill #: H _____
S 461

ORAL TESTIMONY: In support of () In opposition to ()

TO BE RECORDED ONLY: In support of () In opposition to (x)

WILL YOU BE SUBMITTING ANY WRITTEN TESTIMONY? Yes (x) No ()

NAME (please print): Peter T. Robertson

ORGANIZATION AND ADDRESS: Property Casualty Insurers Association of America
40 Court Street, Suite 700, Boston, MA 02108

TELEPHONE #: (617) 527-0011

EMAIL ADDRESS: ptr1010@aol.com

Please submit this completed form to committee staff prior to hearing.

Thank you,

Senator Stephen J. Buoniconti, Senate Chair
Representative Peter J. Koutoujian, House Chair



**STATEMENT IN OPPOSITION TO HOUSE BILL NUMBERS 888 AND 1053
AND SENATE BILL NUMBER 461
BEFORE THE JOINT COMMITTEE ON FINANCIAL SERVICES
MARCH 18, 2009**

The Property Casualty Insurers Association of America (PCI) submits this statement in opposition to House Bill Numbers 888 and 1053 and Senate Bill Number 461. These bills would give the state's Board of Appeal on Motor Vehicle Liability Policies and Bonds jurisdiction over appeals from surcharges under auto insurers' competitive merit rating plans. We believe this legislation is unnecessary, and there is certainly no urgency to act on this issue immediately in light of the much more serious budget issues the Commonwealth is currently facing and in light of the protections Insurance Commissioner Burnes has implemented.

PCI is a national insurance company trade association that represents more than 1000 companies with \$176 billion in annual premiums. Member companies write 43.8% of the U.S. automobile insurance market. In Massachusetts, PCI members account for over 25% of total private passenger auto insurance writings.

April 1, 2009 marks the first anniversary of the transition to managed competition in the Massachusetts automobile insurance market. By all measures, the first year under managed competition has been very successful. Consumers throughout the state have realized significant savings, new companies have entered the market for the first time in years, and companies are offering new products and services. The doomsday predictions by the opponents of change have proven to be totally false.

Managed competition has been greeted with great enthusiasm by consumers throughout the Commonwealth, and it marks one of the few "good news" stories of the last year. The results are a credit to legislators and the Patrick Administration for allowing the managed competition transition to be implemented by Commissioner Nonnie Burnes in a careful and consumer-oriented manner.

As an element of the transition to managed competition, Commissioner Burnes is phasing out the state-run insurance surcharge appeal process. Surcharges previously were state-set, just like rates, and since rates are no longer state set, the Commissioner has determined that a state-administered appeals process is inconsistent with a competitive auto insurance market. We agree.

The Massachusetts Association of Insurance Agents is unhappy with the Commissioner's decision that the Board of Appeal will not hear appeals of surcharges under auto insurers' competitive merit rating plans. The Association and its members are the driving force behind the legislation being heard today. We have a number of

concerns about these bills:

▪ ***There is no crisis requiring immediate legislative attention or action.*** The Commissioner's decision about the surcharge appeal process has only recently been made, and the new process she is implementing has just beginning. There is simply no crisis or consumer outcry at this time that warrants legislative intervention.

▪ ***Agents are incorrect about the Commissioner's determination and the law.*** The agents are incorrect in asserting that Insurance Commissioner Burnes has *eliminated* the appeal process for determinations of fault in connection with the imposition of surcharges for auto accidents. She has not eliminated that process; she has simply interpreted the existing law that created the appeal process. That appeal process is established by the law that governs the system of state-set auto insurance rates. Under the separate auto insurance competitive rating statute that Commissioner Burnes is implementing, there is no provision for either a state-prescribed Safe Driver Insurance Plan or an appeal process for determinations of fault.

(Please see Division of Insurance Bulletin No. 2009-01, which can be found at www.mass.gov/?pageID=ocamodulechunk&L=4&L0=Home&L1=Government&L2=Our+Agencies+and+Divisions&L3=Division+of+Insurance&sid=Eoca&b=terminalcontent&f=doi+Bulletins+bulletins+09+01&csid=Eoca.)

▪ ***Consumers do have protections and remedies.*** The Commissioner has proscribed a number of safeguards for consumers in connection with auto insurers' fault determinations under their competitive merit rating plans, including: prescribed notices and forms; a requirement that companies give every operator the right to request an additional review by a claims manager of the circumstances following a fault determination; a limited time frame for such reviews; a prohibition against companies' imposition of any charge for the additional review; establishment of the existing standards of fault used in connection with the Safe Driver Insurance Plan as a benchmark against which companies' standards will be measured; and a requirement that companies distribute the Massachusetts Consumer Bill of Rights for Automobile Insurance developed by the Division.

Consumers also have other methods for obtaining relief or protection. They can file complaints with the Division's Consumer Services Section. After an at-fault accident or traffic violation, they can shop around for companies that will treat such incidents more favorably. More significantly, consumers can shop around ***before*** any such incident to find companies that will treat an at-fault accident or traffic violation leniently. There are companies that offer accident forgiveness coverage, and some provide disappearing deductibles.

▪ ***No other state provides for review by a government body of determinations of fault under auto insurers' merit rating plans.*** The process the agents are seeking to create -- appeals to a state body for fault determinations under competitive merit rating plans -- would be unprecedented in the country. No other state has such a state appeal

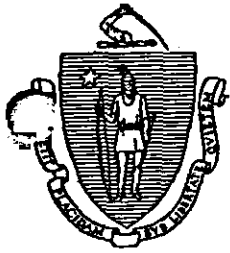
process. As managed competition is heading into its second year, this is not the time for Massachusetts to come up with yet another unique process and requirement.

We believe that the requirements being imposed, and the consumer protections being created, by Commissioner Burnes for handling determinations of fault under merit rating plans in the new managed competition environment are sufficient. We hope you will give them and the evolving managed competition system a chance to work.

Respectfully submitted,

Frank O'Brien
Vice President, Regional Manager
and Counsel

Peter T. Robertson
Massachusetts Counsel



**Massachusetts General Court
Joint Committee on Financial Services
2009-2010**

HEARING TESTIMONY FORM

*PLEASE COMPLETE ONE SHEET FOR EACH PIECE OF LEGISLATION YOU INTEND TO TESTIFY ON.

Hearing Date: 3/18/08

If you would like to present oral testimony or be recorded on any legislation, please provide the following information:

Testimony on Bill #: H 888
S 461

ORAL TESTIMONY: In support of () In opposition to ()

TO BE RECORDED ONLY: In support of () In opposition to ()

WILL YOU BE SUBMITTING ANY WRITTEN TESTIMONY? Yes () No ()

NAME (please print): Dennis Conway

ORGANIZATION AND ADDRESS: MASSPIRE

TELEPHONE #: 292-4800

EMAIL ADDRESS: DConway@MASSpire.org

Please submit this completed form to committee staff prior to hearing.

Thank you,

Senator Stephen J. Buoniconti, Senate Chair
Representative Peter J. Koutoujian, House Chair

March 18, 2009

To: Chairman Stephen Buoniconti, Chairman Peter Koutoujian and members of the Joint Committee on Financial Services
From: Deirdre Cummings, Legislative Director

Testimony in favor of An Act Relative to An Appeal Process of Motor Vehicle Insurance Surcharges Under Managed Competition (HB 888) and An Act Relative to an Appeal Process of Insurance Premium Surcharges Under Managed Competition (SB461)

Thank you for the opportunity to testify today. MASSPIRG is a statewide, non-profit, non-partisan member supported consumer advocacy organization. I am here today in full support of HB 888, *An Act Relative to An Appeal Process of Motor Vehicle Insurance Surcharges Under Managed Competition* and *An Act Relative to an Appeal Process of Insurance Premium Surcharges Under Managed Competition (SB461)* which will preserve in law an independent appeal board for drivers who want to challenge an "at fault" decision by their insurance company. The Commissioner of Insurance has indicated she plans on eliminating the Board of Appeals.

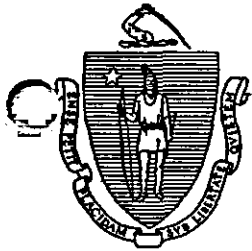
Whether you supported or opposed the recent changes to the auto insurance system I think most of us can agree that the preservation of an independent board to review an at-fault accident is a common sense, straight up, consumer protection that can save some consumers hundreds, or in some cases, thousands of dollars in auto insurance premiums, must be preserved.

We know from experience the appeals board is necessary as they historically overturned about half of the insurance companies "at-fault" findings that have come before them, saving consumers millions in unwarranted surcharges. All this at no cost to the taxpayer as it is currently funded through application fees.

It is especially important, in a less regulated and more competitive marketplace, that we protect consumers by providing them with a meaningful right to appeal decisions that can raise their premiums or can even cause consumers to be non-renewed by their insurers.

Especially now, as we see the overwhelming harm to consumers and our economy brought on by an unchecked and poorly regulated financial marketplace, we should not eliminate this basic right of appeal.

I look forward to working with you on this important issue.



**Massachusetts General Court
Joint Committee on Financial Services
2009-2010**

HEARING TESTIMONY FORM

*PLEASE COMPLETE ONE SHEET FOR EACH PIECE OF LEGISLATION YOU INTEND TO TESTIFY ON.

Hearing Date: 3-18-09

If you would like to present oral testimony or be recorded on any legislation, please provide the following information:

Testimony on Bill #: H 888
S 461

ORAL TESTIMONY: In support of () In opposition to ()

TO BE RECORDED ONLY: In support of () In opposition to ()

WILL YOU BE SUBMITTING ANY WRITTEN TESTIMONY? Yes () No ()

NAME (please print): ROBERT TED TOMMASENE

ORGANIZATION AND ADDRESS: CLERK MANIPULATOR, Somerville Dist Court

TELEPHONE #: 617-666-8000 EXT-719

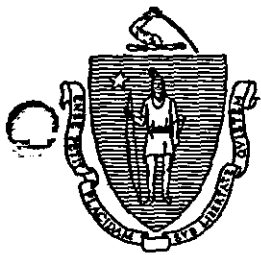
EMAIL ADDRESS: _____

Please submit this completed form to committee staff prior to hearing.

Thank you,

Senator Stephen J. Buoniconti, Senate Chair
Representative Peter J. Koutoujian, House Chair

1A



**Massachusetts General Court
Joint Committee on Financial Services
2009-2010**

HEARING TESTIMONY FORM

*PLEASE COMPLETE ONE SHEET FOR EACH PIECE OF LEGISLATION YOU INTEND TO TESTIFY ON.

Hearing Date: 3/18/09

If you would like to present oral testimony or be recorded on any legislation, please provide the following information:

Testimony on Bill #: H _____
S 461

ORAL TESTIMONY: In support of () In opposition to ()
TO BE RECORDED ONLY: In support of () In opposition to ()

WILL YOU BE SUBMITTING ANY WRITTEN TESTIMONY? Yes () No ()

NAME (please print): Michael Najjar

ORGANIZATION AND ADDRESS: Mass. Academy of Trial Attorneys

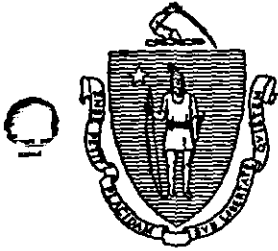
TELEPHONE #: 781 425 5040

EMAIL ADDRESS: _____

Please submit this completed form to committee staff prior to hearing.

Thank you,

Senator Stephen J. Buoniconti, Senate Chair
Representative Peter J. Koutoujian, House Chair



**Massachusetts General Court
Joint Committee on Financial Services
2009-2010**

HEARING TESTIMONY FORM

*PLEASE COMPLETE ONE SHEET FOR EACH PIECE OF LEGISLATION YOU INTEND TO TESTIFY ON.

Hearing Date: MARCH 18, 2009

If you would like to present oral testimony or be recorded on any legislation, please provide the following information:

Testimony on Bill #: H-888
S-461

ORAL TESTIMONY: In support of In opposition to ()

TO BE RECORDED ONLY: In support of () In opposition to ()

WILL YOU BE SUBMITTING ANY WRITTEN TESTIMONY? Yes () No ()

NAME (please print): JOHN OLIVIERI, JR

ORGANIZATION AND ADDRESS: J.K. OLIVIERI INS. AGENCY
64 EAST GROVE ST, MIDDLEBORO, MA 02346

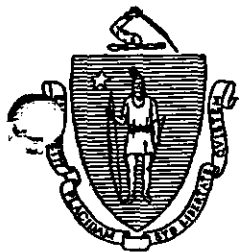
TELEPHONE #: 508-947-1818

EMAIL ADDRESS: johnjr@JKOINS.COM

Please submit this completed form to committee staff prior to hearing.

Thank you,

Senator Stephen J. Buoniconti, Senate Chair
Representative Peter J. Koutoujian, House Chair



**Massachusetts General Court
Joint Committee on Financial Services
2009-2010**

HEARING TESTIMONY FORM

*PLEASE COMPLETE ONE SHEET FOR EACH PIECE OF LEGISLATION YOU INTEND TO TESTIFY ON.

Hearing Date: 3/18/09

If you would like to present oral testimony or be recorded on any legislation, please provide the following information:

Testimony on Bill #: H 858
S 461

ORAL TESTIMONY: In support of () In opposition to ()

TO BE RECORDED ONLY: In support of () In opposition to ()

WILL YOU BE SUBMITTING ANY WRITTEN TESTIMONY? Yes () No ()

NAME (please print): Theresa M. Goldrick

ORGANIZATION AND ADDRESS: MAGE/SEIU

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Please submit this completed form to committee staff prior to hearing.

Thank you,

Senator Stephen J. Buoniconti, Senate Chair
Representative Peter J. Koutoujian, House Chair